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SUTHERLAND ASBILL & BRENNAN LLP 999 PEACHTREE STREET, N.E. ATLANTA, GA 30309			OYEBISI, OJO O	
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SHORTENED STATUTORY PERIOD OF RESPONSE		MAIL DATE	DELIVERY MODE	
3 MONTHS		01/18/2007	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary	Application No. 09/893,597	Applicant(s) GARDI ET AL.
	Examiner OJO O. OYEBISI	Art Unit 3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 11/22/06.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-4, 6-16, 18-24 and 26-38 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-4, 6-16, 18-24, 26-38 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892) 4) Interview Summary (PTO-413)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948) Paper No(s)/Mail Date. ____ .
3) Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date ____ . 5) Notice of Informal Patent Application
6) Other: ____ .

DETAILED ACTION

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 11/22/06 has been entered. In the RCE filed on 11/22/06, the following have occurred: claims 1, 6, 8-9, 12-13, and 18-24 have been amended; claims 5, 17, and 25 have been cancelled and new claims 26-38 have been added. Further, the amendment to claims 1 and 13 has necessitated the withdrawal of 35 U.S.C 112, first paragraph rejection.

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2. Claims 1-4, 6 13-16, and 18 are rejected under 35 U.S.C. 102(e) as being anticipated by Walker et al (Walker hereinafter, US PAT: 6,196,458).

Re claim 1. Walker discloses a method for presenting customer-specific supplemental information with billing information, comprising: receiving billing information associated with a customer of a biller (see abstract); determining if the customer qualifies for

presentment of a supplemental information item based upon qualification information (i.e., purchase information, see abstract), **wherein the qualification information does not include financial factors associated with the received billing information, historical billing information associated with the customer, or credit information associated with the customer (note, describing what the qualification information does or does not include is a descriptive non functional element which carries no patentable weight.** Walker discloses qualification information as stated *supra*, and since qualification information is a form of data, stating what data element the qualification info does or does not include would not alter the structure of the system, and as such is non-functional descriptive); generating a bill presentation; and presenting the generated bill presentation to the customer (i.e., if the billing items satisfy an upsell offer condition, determines an upsell corresponding to the upsell offer condition, and prints onto the billing statement indicia that specifies the upsell, see col.5 lines 23-40); wherein determining if the customer qualifies for presentment of the supplemental information item includes: transmitting a request to a customer relationship management system (i.e., central controller, see col.5, lines 22-27) to determine if the customer qualifies for presentment of the supplemental information item; and receiving a response from the customer relationship management system indicating one of 1) that the customer qualifies for presentment of the supplemental information item, or 2) that the customer does not qualify for presentment of the supplemental information item (see central controller, col.5, lines 20-40); wherein, if the customer is determined to qualify for presentment of the supplemental information item, the generated bill presentation

includes the received billing information and the supplemental information item (see col.5 lines 23-40); and wherein, if the customer is determined not to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and excludes the supplemental information item (the supplemental information item is only printed if certain conditions are met, see Walker, Abstract. Inherently, if these conditions are not met, then the received billing statement would exclude supplemental information Item).

Re claim 13. Walker discloses a system for presenting customer-specific supplemental information with billing information, comprising: a first processor configured to transmit billing information associated with a customer of a biller (i.e., merchant terminals/computer, see col.3, lines 63-67); and a second processor configured (i.e., central controller, see col.3, lines 63-67) to 1) receive the transmitted billing information, 2) determine if the customer qualifies for presentment of a supplemental information item based upon qualification information, wherein the qualification information does not include financial factors associated with the received billing information, historical billing information associated with the customer, or credit information associated with the customer (see col.3, line 63 through col.4 line 45, also see "central controller" in the abstract); 3) generate a bill presentation (i.e., if the billing items satisfy an upsell offer condition, determines an upsell corresponding to the upsell offer condition, and prints onto the billing statement indicia that specifies the upsell, see col.5 lines 23-40), and 4) present the generated bill presentation (see col.5 lines 23-40); wherein determining if the customer qualifies for presentment of the supplemental information item includes:

transmitting a request to a customer relationship management system (i.e., central controller, see col.5, lines 22-27) to determine if the customer qualifies for presentment of the supplemental information item; and receiving a response from the customer relationship management system indicating one of 1) that the customer qualifies for presentment of the supplemental information item, or 2) that the customer does not qualify for presentment of the supplemental information item (see central controller, col.5, lines 20-40); wherein, if the customer is determined to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and the supplemental information item (see col.5 lines 23-40); and wherein, if the customer is determined not to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and excludes the supplemental information item (the supplemental information item is only printed if certain conditions are met, see Walker, Abstract).

Re claims 2, 14. Walker discloses the method of claim 1, wherein the supplemental information item is one of an advertisement, an upsell offer or a cross-sell offer (see abstract).

Re claims 3, 15. Walker further discloses the method of claim 1, wherein the determination is based upon at least one of 1) a relationship between the customer and the biller (i.e., some upsell offer conditions include the purchase of a predetermined product, or a purchase which exceeds a predefined price, see abstract and 2) prior customer behavior (i.e., previously purchased product, see abstract).

Re claims 4, 16. Walker further discloses the method of claim 1, wherein: the generated bill is an electronic bill presentation; and the electronic bill is presented via a network (i.e., computer network terminal, see col.3, lines 62-67).

Re claims 6, 18. Walker discloses the method, wherein: the billing information is received from the biller by a bill aggregator (i.e., a credit card account issuer, see abstract); the customer relationship management system is maintained by the biller; and the generated bill presentation is presented by the bill aggregator (a credit card account issuer, see abstract).

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject-matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

4. Claims 7, 19, 26-38 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker in view of Katz et al (Katz hereinafter, US PAT: 6,055,513)

Re claims 7, 19 . Walker further discloses the method of claim 1, wherein the customer is a first customer, further comprising: receiving information indicating a customer response to the presented supplemental information item (see col.8, lines 1-5). Walker does not explicitly disclose modifying the qualification information based on the received customer response information; receiving billing information associated with a second customer of the biller; determining if the second customer qualifies for presentment of the supplemental information item based upon the modified information; generating another bill presentation; and presenting the other generated bill presentation; wherein, if the second customer is determined to qualify for presentment of the supplemental information item, the other generated bill presentation includes the received billing information associated with the second customer and the supplemental information item; and wherein, if the second customer is determined not to qualify for presentment of the supplemental information item, the other generated bill presentation includes the billing information associated with the second customer and excludes the supplemental information item. However, Katz discloses modifying the qualification information based on the received customer response information; receiving billing information associated with a second customer of the biller; determining if the second customer qualifies for presentment of the supplemental information item based upon the modified information; generating another bill presentation; and presenting the other generated bill presentation; wherein, if the second customer is determined to qualify for presentment of the supplemental information item, the other generated bill presentation includes the received billing

information associated with the second customer and the supplemental information item (i.e., "The results of the proffer response thereto may be utilized in the modification or updating of the system for identifying later upsells", see col.11, lines 40-45, also see "The system may be modified over time. For example, the success of prior upsells of specific items may be further incorporated in the decision as to the upsell offers 370. This modification of the rules over time may be either done in real time, or on a periodic basis, such as in a batch mode. Further, the system may receive data from users after the receipt and use of their obtained goods or services, such as wherein the customer satisfaction with the goods and services is then incorporated in the decision criteria for the upsell offer ", see col.26, lines 4-12); and wherein, if the second customer is determined not to qualify for presentment of the supplemental information item, the other generated bill presentation includes the billing information associated with the second customer and excludes the supplemental information item (the supplemental information item is only printed if certain conditions are met, see Katz, Abstract. Thus, Katz's would obviously exclude supplemental information Item if these conditions are not met). Thus, it would have been obvious to combine Walker and Katz to provide responsive, effective information for the upsell determination.

Re claims 26-31. Walker further discloses a method for presenting customer-specific supplemental information with billing information, comprising: receiving a first billing information associated with a first customer of a biller (see abstract); determining if the first customer qualifies for presentment of a first supplemental information item based

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upon qualification information (i.e., the central controller determines if the billing items, which typically specify purchases, satisfy any merchant-specified upsell offer conditions. Some upsell offer conditions include the purchase of a predetermined product, or a purchase which exceeds a predefined price. Such upsell offer conditions, when satisfied, direct the central controller to offer an upsell on the billing statement, see abstract); generating a first bill presentation; and presenting the first generated bill presentation to the first customer (i.e., if the billing items satisfy an upsell offer condition, determines an upsell corresponding to the upsell offer condition, and prints onto the billing statement indicia that specifies the upsell, see col.5 lines 23-40); receiving a second billing information associated with a second customer of a biller (see abstract); determining if the second customer qualifies for presentment of a second supplemental information item based upon the qualification information (i.e., the central controller determines if the billing items, which typically specify purchases, satisfy any merchant-specified upsell offer conditions. Some upsell offer conditions include the purchase of a predetermined product, or a purchase which exceeds a predefined price. Such upsell offer conditions, when satisfied, direct the central controller to offer an upsell on the billing statement, see abstract); generating a second bill presentation; and presenting the second generated bill presentation to the second customer (i.e., if the billing items

satisfy an upsell offer condition, determines an upsell corresponding to the upsell offer condition, and prints onto the billing statement indicia that specifies the upsell, see col.5 lines 23-40); wherein the qualification information does not include financial factors associated with the first or second billing information, historical billing information associated with the first or second customer, or credit information associated with the first or second customer; wherein, if the first customer is determined to qualify for presentment of the first supplemental information item, the first generated bill presentation includes the first billing information and the first supplemental information item see col.5 lines 23-40); wherein, if the first customer is determined not to qualify for presentment of the first supplemental information item, the first generated bill presentation includes the first billing information and excludes the first supplemental information item (i.e., the supplemental information is only printed if certain conditions are met, see abstract); wherein, if the second customer is determined to qualify for presentment of the second supplemental information item, the second generated bill presentation includes the second billing information and the second supplemental information item (see col.5 lines 23-40); and wherein, if the second customer is determined not to qualify for presentment of the second supplemental information item, the second generated bill presentation includes the second billing information and excludes the second supplemental information item (i.e., the supplemental information is only printed if certain conditions are met, see abstract). Walker does not explicitly disclose receiving information indicating a first customer response to the first presented supplemental information; modifying the qualification information based on the first

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customer response. However, Katz discloses receiving information indicating a first customer response to the first presented supplemental information; modifying the qualification information based on the first customer response (i.e., "The results of the proffer response thereto may be utilized in the modification or updating of the system for identifying later upsells", see col.11, lines 40-45, also see "The system may be modified over time. For example, the success of prior upsells of specific items may be further incorporated in the decision as to the upsell offers 370. This modification of the rules over time may be either done in real time, or on a periodic basis, such as in a batch mode. Further, the system may receive data from users after the receipt and use of their obtained goods or services, such as wherein the customer satisfaction with the goods and services is then incorporated in the decision criteria for the upsell offer ", see col.26, lines 4-12). Thus, it would have been obvious to combine Walker and Katz to provide responsive, effective information for the upsell determination.

Re claims 32-38. Walker further discloses a system for presenting customer-specific supplemental information with billing information, comprising: a first processor configured to transmit a first and a second billing information associated with a first and a second customer of a biller (i.e., merchant terminals/computer, see col.3, lines 63-67); and a second processor configured to 1) receive the first and second transmitted billing information (i.e., central controller, see col.3, lines 63-67), determine if the first customer qualifies for presentation of a first supplemental information item based upon qualification information (i.e., the central controller determines if the billing items, which typically specify purchases, satisfy any

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merchant-specified upsell offer conditions. Some upsell offer conditions include the purchase of a predetermined product, or a purchase which exceeds a predefined price. Such upsell offer conditions, when satisfied, direct the central controller to offer an upsell on the billing statement, see abstract); generate a first bill presentation; and present the first generated bill presentation to the first customer (i.e., if the billing items satisfy an upsell offer condition, determines an upsell corresponding to the upsell offer condition, and prints onto the billing statement indicia that specifies the upsell, see col.5 lines 23-40); receive a second billing information associated with a second customer of a biller (see abstract); determine if the second customer qualifies for presentment of a second supplemental information item based upon the qualification information (i.e., the central controller determines if the billing items, which typically specify purchases, satisfy any merchant-specified upsell offer conditions. Some upsell offer conditions include the purchase of a predetermined product; or a purchase which exceeds a predefined price. Such upsell offer conditions, when satisfied, direct the central controller to offer an upsell on the billing statement, see abstract); generate a second bill presentation; and present the second generated bill presentation to the second customer (i.e., if the billing items satisfy an upsell offer condition, determines an upsell corresponding to the upsell offer condition, and prints onto the billing statement indicia that specifies the upsell, see col.5

lines 23-40); wherein the qualification information does not include financial factors associated with the first or second billing information, historical billing information associated with the first or second customer, or credit information associated with the first or second customer; wherein, if the first customer is determined to qualify for presentment of the first supplemental information item, the first generated bill presentation includes the first billing information and the first supplemental information item (see col.5 lines 23-40); wherein, if the first customer is determined not to qualify for presentment of the first supplemental information item, the first generated bill presentation includes the first billing information and excludes the first supplemental information item (i.e., the supplemental information is only printed if certain conditions are met, see abstract); wherein, if the second customer is determined to qualify for presentment of the second supplemental information item, the second generated bill presentation includes the second billing information and the second supplemental information item (see col.5 lines 23-40); and wherein, if the second customer is determined not to qualify for presentment of the second supplemental information item, the second generated bill presentation includes the second billing information and excludes the second supplemental information item (i.e., the supplemental information is only printed if certain conditions are met, see abstract). Walker does not explicitly disclose receive information indicating a first customer response to the first presented supplemental information; modify the qualification information based on the first customer response. However, Katz discloses receive information indicating a first customer response to the first presented supplemental information; modify the

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qualification information based on the first customer response (i.e., "The results of the proffer response thereto may be utilized in the modification or updating of the system for identifying later upsells", see col.11, lines 40-45, also see "The system may be modified over time. For example, the success of prior upsells of specific items may be further incorporated in the decision as to the upsell offers 370. This modification of the rules over time may be either done in real time, or on a periodic basis, such as in a batch mode. Further, the system may receive data from users after the receipt and use of their obtained goods or services, such as wherein the customer satisfaction with the goods and services is then incorporated in the decision criteria for the upsell offer ", see col.26, lines 4-12). Thus, it would have been obvious to combine Walker and Katz to provide responsive, effective information for the upsell determination.

5. Claims 8-12, and 20-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Katz in view of Munsil et al (Munsil hereinafter, US APT: 5,761,650). **Re claims 8-12.** Katz further discloses a method for presenting customer-specific supplemental information with billing information, comprising: receiving billing information associated with a customer of a biller (i.e., billing data, see col.9, lines 20-26); determining if the customer qualifies for presentment of a first supplemental information item (i.e., utilize primary transaction data as factor for offering item of information, see abstract); determining if the customer qualifies for presentment of a second supplemental information item (i.e., the upsell determination may be repeated, or the previously determined second upsell may be offered, see col.26, lines 30-40); determining if the first and second supplemental information items can be presented

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together; generating a bill presentation; and presenting the generated bill presentation to the customer; wherein, each determination is based upon qualification information that **does not include financial factors associated with the received billing** information, historical billing information associated with the customer; or credit information associated with the customer (i.e., demographic information such as: age, sex, family status, location, income, education etc can be used as qualification data to offer upsell to customers, see col.10 lines 1-25); wherein, if the customer is determined to qualify for presentment of the first supplemental information item and not the second supplemental information item, the generated bill presentation includes the received billing information and the first supplemental information item and excludes the second supplemental information item; wherein, if the customer is determined to qualify for presentment of the second supplemental information item and not the first supplemental information item, the generated bill presentation includes the received billing information and the second supplemental information item and excludes the first supplemental information item (i.e., If the upsell is consummated 356, the order may be confirmed. That confirmation may be printed, if desired. Further, the customer may be provided with a confirmation number. If a shipping/tracking unit 364 is utilized, the tracking information, and the mode of accessing that system, may be provided to the customer. In the event the upsell offer is not consummated, the user may be offered an alternative upsell 358. The alternative upsell may be determined before the initial upsell, or may be recomputed, wherein one of the inputs to the determination system includes the negative result from the first upsell offer. Optionally, the customer may be queried

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regarding their reaction, either positive or negative, with respect to the initial upsell offer, so as to provide yet further specific inputs to the upsell determination system, see col.25, lines 55-67); wherein, if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined not to be presentable together, the generated bill presentation includes the received billing information and the one of the first and the second supplemental information items (see col.25, lines 55-67); and wherein, if the customer is determined not to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information and excludes the first and the second supplemental information items (the supplemental information item is only printed if certain conditions are met (see Katz, Abstract), Thus, Katz's would obviously exclude supplemental information item if these conditions are not met). Katz does not disclose the method of prioritizing the supplemental information (i.e., first and second supplemental information) and printing the supplemental information on the available space according to their priority. However, Munsil makes this disclosure (see col.3, lines 1-30, see col.2, lines 1-25, also see the abstract). Thus, it would have been obvious to one of ordinary skill in the art to combine Katz with Munsil to avoid having the customer billing statement exceed the cost of first class postage.

Re claims 20-24. Katz discloses a system for presenting customer-specific supplemental information with billing information, comprising: a first processor configured to transmit billing information associated with a customer of a biller (i.e., fig.3

element 132); and a second processor configured (i.e., fig.3 element 110) to 1) receive the transmitted billing information (see col.16, lines 64-67), 2) determine if the customer qualifies for presentment of a first supplemental information item (i.e., utilize primary transaction data as factor for offering item of information, see abstract), 3) determine if the customer qualifies for presentment of a second supplemental information item (i.e., the upsell determination may be repeated, or the previously determined second upsell may be offered, see col.26, lines 30-40), 4) determine if the first and the second supplemental information items can be presented together; 5) generate a bill presentation (i.e., generates outputs relating to possible upsells for the customers, see col.16, lines 64-67), and 5) present the generated bill presentation; wherein the second processor is further configured to make each determination based upon qualification information that **does not include financial factors associated with** received billing information, historical billing information associated with the customer, or credit information associated with the customer (i.e., demographic information such as: age, sex, family status, location, income, education etc can be used as qualification data to offer upsell to customers, see col.10 lines 1-25); wherein, if the customer is determined to qualify for presentment of the first supplemental information item and not the second supplemental information item, the generated bill presentation includes the received billing information and the first supplemental information item and excludes the second supplemental information item; wherein, if the customer is determined to qualify for presentment of the second supplemental information item and not the first supplemental information item, the generated bill presentation includes the received billing information

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and the second supplemental information item and excludes the first supplemental information item (i.e., If the upsell is consummated 356, the order may be confirmed. That confirmation may be printed, if desired. Further, the customer may be provided with a confirmation number. If a shipping/tracking unit 364 is utilized, the tracking information, and the mode of accessing that system, may be provided to the customer. In the event the upsell offer is not consummated, the user may be offered an alternative upsell 358. The alternative upsell may be determined before the initial upsell, or may be recomputed, wherein one of the inputs to the determination system includes the negative result from the first upsell offer. Optionally, the customer may be queried regarding their reaction, either positive or negative, with respect to the initial upsell offer, so as to provide yet further specific inputs to the upsell determination system, see col.25, lines 55-67); wherein, if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined not to be presentable together, the generated bill presentation includes the received billing information and the one of the first and the second supplemental information items (see col.25, lines 55-67); and wherein, if the customer is determined not to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information and excludes the first and the second supplemental information items (the supplemental information item is only printed if certain conditions are met (see Katz, Abstract), Thus, Katz's would obviously exclude supplemental information Item if these conditions are not met). Katz does not disclose the method of

prioritizing the supplemental information (i.e., first and second supplemental information) and printing the supplemental information on the available space according to their priority. However, Munsil makes this disclosure (see col.3, lines 1-30, see col.2, lines 1-25, also see the abstract). Thus, it would have been obvious to one of ordinary skill in the art to combine Katz with Munsil to avoid having the customer billing statement exceed the cost of first class postage.

Response to Arguments

6. Applicant's arguments with respect to claims 1-4, 6-16, 18-24, 26-38 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571) 272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, RICHARD E. CHILCOT can be reached on (571)272-6777. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



RICHARD E. CHILCOT, JR.
SUPERVISORY PATENT EXAMINER